



# Ag Lending Recommended Prerequisites

If you are considering registering for the Agricultural Lending School, WBA strongly recommends these courses to help prepare you. These classes, offered through the American Bankers Association, provide underlying skills that are necessary for the Ag Lending School and are available on-line at your convenience.

## ☐ **Introduction to Agricultural Lending • \$475**

The Introduction to Agricultural Lending course has been designed to provide students with a basic overview of the agricultural lending function. Updated to reflect the current challenges facing agricultural lenders, this course will help students have a fundamental understanding of the role of agriculture and agricultural lending in the financial services industry. This course was developed in conjunction with the Schools of Banking, Inc., a jointly-owned subsidiary of the Kansas and Nebraska Bankers Associations.

## ☐ **Analyzing Financial Statements • \$455**

A practical introduction to financial statement analysis from the perspective of the commercial loan officer. Gain the skills needed to effectively assess the risks related to a customer—current and prospective—and evaluate possible sources of repayment for the loan.

## ☐ **Introduction to Analyzing Financial Statements • \$95**

Reviews terms and steps associated with analyzing financial statements. Explains how tax returns report income and expenses from another perspective. Examines the computation and meaning of four categories of financial ratios and how ratios are used to spot significant trends.

## ☐ **Series 6: Using Financial Projections to Fine Tune the Credit Analysis • \$150**

Constructing and analyzing financial projections to interpret future ability to repay debt, identify the most appropriate type of loan, and to evaluate margins of protection in the event of changes in business, industry or management risks. Courses include: LDP 6.1 - Using Pro Forma Balance Sheets to Interpret Short Term Repayment Ability; LDP 6.2 - Preparing and Interpreting Annual Financial Projections; and LDP 6.3 - Using Projections to Help Determine Appropriate Loan Type.

## **Registrant Information**

Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_ City/ST/Zip \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

Registration Total Cost \$ \_\_\_\_\_

## **Payment Information**

☐ Please charge my credit card      ☐ Check is enclosed

Card Number \_\_\_\_\_ Exp Date \_\_\_\_\_

Billing Address \_\_\_\_\_ City/ST/Zip \_\_\_\_\_

Billing Contact \_\_\_\_\_ Email \_\_\_\_\_

☐ Please Send Invoice to Attention of: \_\_\_\_\_

**EMAIL completed form to: [registration@wabankers.com](mailto:registration@wabankers.com).**

**Mail:** Washington Bankers Association, 601 Union Street, Suite 1720, Seattle, WA 98101.

**Call:** (206) 447-1700. **Online:** [wabankers.com](http://wabankers.com).

*\* Attendance at WBA programs is limited to employees, officers and directors of WBA members, non-members eligible for membership in the WBA and members of other state banking associations which grant reciprocal privileges to WBA members.*

*Cancellation Policy: For all cancellations that occur up to seven days prior to the start date, a \$50 cancellation fee will be charged. For cancellations with less than seven days notice, there will be no refunds. A substitute can attend at no fee. For cancelled courses and/or seminars, full fees will be refunded. Cancellation Procedure: Cancellations must be sent in writing to the WBA office via email, fax, or mail. No refunds will be granted until a written cancellation request is received by WBA.*